



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [COLUMBIA BANKING SYSTEM, INC.](#)

**City/State** [TACOMA, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [20,565,364](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COLUMBIA BANKING SYSTEM, INC.](#)

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[TACOMA, WA 98402](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	221,479	202,821	422,800	432,742	453,840	9.20	45.37
Income from lease financing receivables.....	56	56	110	4	23	0.00	
Fully taxable income on loans and leases.....	217,860	198,639	414,425	423,450	442,946	9.68	46.58
Tax-exempt income on loans and leases.....	3,675	4,238	8,485	9,296	10,917	-13.28	-1.34
Estimated tax benefit on income on loans and leases.....	2,081	2,103	5,378	4,695	6,660	-1.04	-29.30
Income on loans and leases (tax equivalent).....	223,616	204,980	428,288	437,441	460,523	9.09	43.99
Investment interest income (tax equivalent).....	83,325	55,755	126,456	94,691	85,830	49.45	177.59
Interest on balances due from depository institutions.....	1,183	311	955	660	1,312	280.39	2716.67
Interest income on other earning assets.....	176	167	327	1,286	1,317	5.39	50.43
Total interest income (tax equivalent) .....	308,300	261,213	556,026	534,078	548,982	18.03	66.22
Interest on time deposits of \$250K or more .....	41	165	426	432	1,033	-75.15	127.78
Interest on time deposits < \$250K.....	95	186	209	922	1,384	-48.92	-43.45
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	4,112	2,548	5,529	7,990	19,702	61.38	173.22
Interest on other borrowings and trading liabilities.....	375	186	428	6,459	12,529	101.61	-64.99
Interest on subordinated debt and mandatory convertible securities .....	316	936	1,932	1,871	1,871	-66.24	
Total interest expense.....	4,939	4,021	8,524	17,674	36,519	22.83	78.82
Net interest income (tax equivalent).....	303,361	257,192	547,502	516,404	512,463	17.95	66.03
Non-interest income.....	47,910	45,492	91,618	86,336	95,145	5.32	2.42
Adjusted operating income (tax equivalent) .....	351,271	302,684	639,120	602,740	607,608	16.05	53.06
Overhead expense.....	202,148	168,647	364,988	339,820	351,453	19.86	46.17
Provision for credit losses.....	-5,200	-4,600	5,000	77,700	3,493		
Securities gains (losses) .....	0	314	314	3,285	2,132	-100.00	
Other tax equivalent adjustments .....	-382	-931	-1,916	-1,870	-1,772		
Pretax net operating income (tax equivalent).....	154,040	137,918	267,417	200,048	253,048	11.69	80.71
Applicable income taxes .....	31,775	27,086	53,689	38,148	47,161	17.31	46.47
Tax equivalent adjustments .....	5,935	3,943	10,908	7,656	11,436	50.52	-17.75
Applicable income taxes (tax equivalent).....	37,710	31,029	64,597	45,804	58,597	21.53	30.44
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	116,330	106,889	202,820	154,244	194,451	8.83	106.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	116,330	106,889	202,820	154,244	194,451	8.83	106.51
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	116,330	106,889	202,820	154,244	194,451	8.83	106.51
Investment securities income (tax equivalent).....	83,325	55,755	126,456	94,691	85,830	49.45	177.59
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,414	1,829	3,649	3,367	5,759	31.98	-11.18
Mortgage-backed securities .....	63,594	40,592	93,171	69,531	59,178	56.67	271.63
All other securities .....	17,317	13,334	29,636	21,793	20,893	29.87	69.98
Cash dividends declared.....	47,070	40,122	83,841	96,215	102,265	17.32	83.72
Common .....	47,070	40,122	83,841	96,215	102,265	17.32	83.72
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	47,910	45,492	91,618	86,336	95,145
Fiduciary activities income .....	3,817	3,168	6,406	5,825	5,693
Service charges on deposit accounts - domestic .....	13,867	12,072	25,549	24,379	27,034
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	5,883	4,497	9,460	8,125	13,189
Insurance activities revenue.....	92	213	394	134	138
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	831	939	1,885	1,053	1,133
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	2,264	7,138	11,670	14,077	12,708
Other non-interest income.....	21,156	17,465	36,254	32,743	35,250
Total overhead expenses .....	202,148	168,647	364,988	339,820	351,453
Personnel expense.....	120,749	105,454	224,622	210,201	213,618
Net occupancy expense.....	20,083	17,567	36,950	34,809	34,045
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	4,508	3,776	7,986	8,724	10,479
Other operating expenses.....	56,808	41,850	95,430	86,086	93,311
Fee income on mutual funds and annuities.....	3,510	2,884	5,803	5,494	10,754
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,077	2,048	2,170	2,091	2,162
Average personnel expense per employee.....	58.14	51.49	103.51	100.53	98.81
Average assets per employee.....	10,164.69	8,438.03	8,496.57	7,363.33	6,173.82

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	7.33	2.35	89	6.34	2.15	88	6.33	2.17	88	6.36	2.02	89	11.30	2.72
Overhead expenses / Net Interest Income + non-interest income .....	58.60	59.40	44	56.63	59.03	37	58.28	59.28	41	57.28	62.28	35	59.13	61.29
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.92	2.17	36	1.95	2.24	32	1.98	2.17	38	2.21	2.57	34	2.63	2.69
Personnel expense.....	1.14	1.20	46	1.22	1.25	48	1.22	1.21	53	1.37	1.30	59	1.60	1.41
Net occupancy expense.....	0.19	0.22	32	0.20	0.24	30	0.20	0.23	34	0.23	0.26	31	0.26	0.28
Other operating expenses.....	0.58	0.72	33	0.53	0.73	22	0.56	0.72	29	0.62	0.94	21	0.78	0.97
Overhead less non-interest income .....	1.46	1.19	72	1.43	1.10	78	1.48	1.10	83	1.65	1.25	79	1.92	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	57.55	58.92	42	55.72	58.45	37	57.11	58.83	38	56.38	61.82	31	57.84	60.64
Personnel expense.....	34.37	32.65	57	34.84	33.10	61	35.15	32.93	62	34.87	32.36	63	35.16	32.39
Net occupancy expense.....	5.72	6.14	41	5.80	6.33	41	5.78	6.23	44	5.78	6.58	34	5.60	6.52
Other operating expenses.....	17.46	19.36	35	15.07	18.60	25	16.18	19.18	31	15.73	22.28	18	17.08	21.20
Total non-interest income .....	13.64	25.40	21	15.03	28.18	22	14.34	27.67	19	14.32	28.83	21	15.66	29.23
Fiduciary activities income .....	1.09	2.23	43	1.05	2.24	40	1	2.20	44	0.97	2.09	40	0.94	1.97
Service charges on domestic deposit accounts .....	3.95	3.45	56	3.99	3.19	64	4	3.27	61	4.04	3.27	64	4.45	3.88
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....	1.67	2.25	57	1.49	2.52	51	1.48	2.58	51	1.35	2.46	48	2.17	3.54
Insurance activities revenue.....	0.03	0.36	45	0.07	0.37	51	0.06	0.36	50	0.02	0.41	39	0.02	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees .....	0.24	1.38	44	0.31	0.55	60	0.29	0.60	58	0.17	0.01	72	0.19	0.28
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	0.64	1.51	42	2.36	3.83	47	1.83	3.30	42	2.34	3.92	52	2.09	1.86
Other non-interest income.....	6.02	9.09	36	5.77	9.26	30	5.67	9.27	29	5.43	9.65	28	5.80	10.04
Overhead less non-interest income .....	43.91	32.73	86	40.69	29.94	80	42.77	30.52	86	42.06	31.93	76	42.18	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.63	21.22	42	19.64	21.54	25	20.08	21.18	34	19.07	18.63	47	18.64	20.56
Applicable income tax + TE / Pretax net operating income + TE .....	24.48	23.38	66	22.50	23.10	44	24.16	22.67	71	22.90	21.18	57	23.16	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	7,123,334	5,440,235	6,721,479	5,330,854	5,264,031	30.94	89.80	
Commercial and industrial loans .....	2,569,774	2,728,678	2,442,490	2,629,127	2,147,681	-5.82	73.68	
Loans to individuals .....	46,831	31,723	43,027	35,526	43,773	47.62	3.44	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	508,983	496,050	463,937	489,759	463,358	2.61	31.55	
Other loans and leases .....	1,077,183	1,009,609	980,778	968,875	842,340	6.69	40.79	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	11,326,105	9,706,295	10,651,711	9,454,141	8,761,183	16.69	76.14	
Less: Allowance for loan and lease losses .....	149,935	142,988	155,578	149,140	83,968	4.86	105.44	
Net loans and leases .....	11,176,170	9,563,307	10,496,133	9,305,001	8,677,215	16.87	75.81	
Debt securities that reprice or mature in over 1 year .....	7,132,354	6,139,893	7,912,616	5,121,394	3,654,535	16.16	235.05	
Mutual funds and equity securities .....	2,167	885	1,668	90	102	144.86	-57.48	
Subtotal .....	18,310,691	15,704,085	18,410,417	14,426,485	12,331,852	16.60	115.65	
Interest-bearing bank balances .....	174,328	612,883	671,300	434,867	24,132	-71.56	1108.51	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	139,469	74,887	146,710	88,741	91,608	86.24	6.61	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	18,624,488	16,391,855	19,228,427	14,950,093	12,447,592	13.62	115.66	
Non-interest-bearing cash and due from depository institutions .....	239,868	218,649	153,413	218,899	223,541	9.70	21.38	
Premises, fixed assets, and leases .....	223,628	216,808	231,477	222,517	220,059	3.15	56.68	
Other real estate owned .....	32	381	381	553	552	-91.60	-99.21	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	1,477,348	1,187,088	1,332,820	1,192,786	1,187,886	24.45	109.66	
Total assets .....	20,565,364	18,014,781	20,946,518	16,584,848	14,079,630	14.16	112.34	
Quarterly average assets .....	21,197,382	17,670,480	20,857,983	16,477,246	13,750,840	19.96	120.72	
Average loans and leases (YTD) .....	10,827,367	9,625,577	9,830,594	9,409,961	8,611,328	12.49	72.91	
<b>Memoranda</b>								
Loans held-for-sale .....	3,718	13,179	9,774	26,480	17,718	-71.79	-46.26	
Loans not held-for-sale .....	11,322,387	9,693,116	10,641,937	9,427,661	8,743,465	16.81	76.28	
Real estate loans secured by 1–4 family .....	1,045,907	737,330	1,023,682	710,061	655,039	41.85	87.97	
Commercial real estate loans .....	5,733,311	4,401,375	5,366,019	4,330,855	4,306,700	30.26	97.58	
Construction and land development .....	482,211	300,303	384,756	268,662	361,177	60.57	35.17	
Multifamily .....	491,833	426,395	495,997	395,896	411,741	15.35	89.31	
Nonfarm nonresidential .....	4,759,267	3,674,677	4,485,266	3,666,297	3,533,782	29.52	108.27	
Real estate loans secured by farmland .....	344,116	301,530	331,778	289,938	302,292	14.12	16.69	
Total investment securities .....	7,273,990	6,215,665	8,060,994	5,210,225	3,746,245	17.03	221.20	
U.S. Treasury securities .....	171,319	0	157,536	0	0			68154.58
US agency securities (excluding mortgage-backed securities) .....	599,631	722,533	713,781	688,226	378,464	-17.01	39.62	
Municipal securities .....	878,328	764,060	997,291	753,572	488,802	14.96	81.81	
Mortgage-backed securities .....	5,577,996	4,728,187	6,143,124	3,768,337	2,878,877	17.97	314.19	
Asset-backed securities .....	44,549	0	47,594	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	2,167	885	1,668	90	102	144.86	-57.48	
Available-for-sale securities .....	5,122,568	4,190,065	5,910,999	5,210,135	3,746,143	22.26	126.20	
U.S. Treasury securities .....	171,319	0	157,536	0	0			68154.58
US agency securities (excluding mortgage-backed securities) .....	599,631	722,533	713,781	688,226	378,464	-17.01	39.62	
Municipal securities .....	878,328	764,060	997,291	753,572	488,802	14.96	81.81	
Mortgage-backed securities .....	3,428,741	2,703,472	3,994,797	3,768,337	2,878,877	26.83	154.60	
Asset-backed securities .....	44,549	0	47,594	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation) .....	-236,730	8,265	-25,722					
Available-for-sale securities appreciation (depreciation) .....	-524,955	86,868	12,959	212,607	43,046			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	927,403	779,453	968,062	861,573	588,573	18.98	118.61	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,746,495	7,705,577	8,862,260	6,913,842	5,329,608	13.51	880.40
NOW, ATS and transaction accounts .....	2,796,301	2,174,135	2,693,290	2,010,512	1,351,391	28.62	1638.03
Time deposits less brokered deposits < \$250K .....	262,338	217,905	285,718	226,257	235,816	20.39	620.79
MMDA and other savings accounts .....	6,021,509	5,140,702	6,012,591	4,608,289	3,607,030	17.13	-9.24
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	17,826,643	15,238,319	17,853,859	13,758,900	10,523,845	16.99	130.80
Time deposits of \$250K or more .....	138,446	104,893	160,239	107,686	151,994	31.99	73.36
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	70,349	70,994	86,013	73,859	64,437	-0.91	6.76
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	2,946	198	2,772	163	946,705	1387.88	-98.07
Other borrowings w/remaining maturity over 1 year .....	65,607	71,811	70,962	74,754	69,794	-8.64	913.39
Brokered deposits < \$250K .....	0	5,000	0	5,000	12,259	-100.00	-100.00
Noncore funding .....	277,348	252,896	319,986	261,462	1,245,189	9.67	-51.69
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	20,310	35,000	20,310	35,092	35,277	-41.97	
Other liabilities .....	197,845	155,321	163,621	181,787	115,357	27.38	119.92
Total liabilities .....	18,322,146	15,681,536	18,357,776	14,237,241	11,919,668	16.84	118.44
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,935,180	1,664,953	1,930,187	1,660,998	1,650,753	16.23	93.27
Common surplus .....	0	0	0	0	0	0	
Retained earnings .....	763,487	642,017	694,227	575,249	519,676	18.92	152.35
Accumulated other comprehensive income .....	-384,615	97,109	35,162	182,194	40,367		
Other equity capital components .....	-70,834	-70,834	-70,834	-70,834	-50,834		
Total holding company equity capital .....	2,243,218	2,333,245	2,588,742	2,347,607	2,159,962	-3.86	72.91
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	2,243,218	2,333,245	2,588,742	2,347,607	2,159,962	-3.86	72.91
Total liabilities and capital .....	20,565,364	18,014,781	20,946,518	16,584,848	14,079,630	14.16	112.34
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,746,495	7,705,577	8,862,260	6,913,842	5,329,608	13.51	123.94
Interest-bearing deposits .....	9,218,594	7,642,635	9,151,838	6,957,744	5,358,490	20.62	121.24
Total deposits .....	17,965,089	15,348,212	18,014,098	13,871,586	10,688,098	17.05	122.55
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,588,742	2,347,607	2,347,607	2,159,963	2,033,649		
Accounting restatements .....	0	0	0	-2,457	782		
Net income .....	116,330	106,889	202,820	154,244	194,451		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	4,993	3,955	13,128	10,245	8,507		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	20,000	50,834		
Changes incident to business combinations .....	0	0	256,061	0	0		
Less: Dividends declared .....	47,070	40,122	83,841	96,215	102,265		
Change in other comprehensive income .....	-419,777	-85,084	-147,033	141,827	75,672		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,243,218	2,333,245	2,588,742	2,347,607	2,159,962		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	34.64	38.78	36	30.20	36.32	33	32.09	36.25	35	32.14	36.22	36	37.39	37.78	42
Commercial and industrial loans .....	12.50	11.05	63	15.15	12.25	67	11.66	10.76	61	15.85	13.52	64	15.25	12.02	67
Loans to individuals .....	0.23	3.52	18	0.18	3.48	14	0.21	3.36	16	0.21	3.40	17	0.31	4.20	19
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	2.47	0.19	96	2.75	0.21	95	2.21	0.18	94	2.95	0.19	95	3.29	0.24	95
Other loans and leases.....	5.24	4.45	63	5.60	4.22	67	4.68	4.47	59	5.84	4.63	65	5.98	5.01	60
Net loans and leases.....	54.34	61.60	26	53.09	59.81	24	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33
Debt securities over 1 year.....	34.68	19.46	90	34.08	17.61	95	37.78	19.46	95	30.88	15.55	95	25.96	14.60	91
Mutual funds and equity securities .....	0.01	0.05	39	0	0.06	38	0.01	0.06	38	0	0.05	28	0	0.06	30
Subtotal .....	89.04	82.34	81	87.17	78.32	88	87.89	79.22	87	86.99	78.16	86	87.59	79.65	76
Interest-bearing bank balances .....	0.85	4.59	10	3.40	9.11	17	3.20	8.50	23	2.62	7.51	15	0.17	3.06	1
Federal funds sold and reverse repos .....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.68	1.68	32	0.42	1.53	25	0.70	1.56	40	0.54	1.68	25	0.65	1.91	34
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	90.56	90.95	46	90.99	91.43	45	91.80	91.77	50	90.14	91.05	41	88.41	89.53	34
Non-interest cash and due from depository institutions.....	1.17	1.01	67	1.21	1.01	62	0.73	0.82	41	1.32	1.07	72	1.59	1.14	80
Other real estate owned.....	0	0.01	24	0	0.02	28	0	0.01	34	0	0.02	26	0	0.03	24
All other assets.....	8.27	7.97	55	7.80	7.50	56	7.47	7.35	54	8.54	7.82	60	10	9.27	62
<b>Memoranda</b>															
Short-term investments .....	1.53	7.68	9	3.82	12.01	10	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4
U.S. Treasury securities.....	0.83	1.96	45	0	1.08	12	0.75	1.47	58	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	2.92	0.84	88	4.01	0.77	93	3.41	0.82	89	4.15	0.63	94	2.69	0.54	93
Municipal securities .....	4.27	1.75	81	4.24	1.72	81	4.76	1.73	83	4.54	1.69	83	3.47	1.34	83
Mortgage-backed securities .....	27.12	13.68	93	26.25	12.97	92	29.33	14.14	92	22.72	11.75	91	20.45	11.44	92
Asset-backed securities .....	0.22	0.68	57	0	0.38	26	0.23	0.50	63	0	0.32	24	0	0.28	25
Other debt securities .....	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.02	0.35	31	0.07	0.42	35	0.05	0.55	32	0.16	0.52	37	0.13	0.39	42
Loans held for investment .....	55.06	61.41	27	53.81	59.85	27	50.81	58.06	25	56.85	61.72	26	62.10	63.50	34
Real estate loans secured by 1–4 family .....	5.09	12.26	19	4.09	11.69	20	4.89	11.46	22	4.28	11.91	21	4.65	13.29	19
Revolving .....	1.31	1.49	51	1.30	1.45	54	1.16	1.42	52	1.54	1.66	55	2.10	2.07	55
Closed-end, secured by first liens .....	3.72	10.40	18	2.74	9.84	16	3.66	9.67	21	2.67	9.81	15	2.44	10.69	15
Closed-end, secured by junior liens .....	0.06	0.18	36	0.06	0.20	28	0.06	0.17	36	0.07	0.22	31	0.11	0.28	38
Commercial real estate loans .....	27.88	24.34	59	24.43	22.48	51	25.62	22.69	56	26.11	22.22	58	30.59	22.23	65
Construction and land development .....	2.34	3.75	40	1.67	3.35	31	1.84	3.34	38	1.62	3.40	31	2.57	3.44	49
Multifamily .....	2.39	3.69	44	2.37	3.31	46	2.37	3.57	46	2.39	3.12	44	2.92	3.01	57
Nonfarm nonresidential .....	23.14	15.50	75	20.40	14.81	70	21.41	14.57	75	22.11	14.72	75	25.10	14.69	79
Real estate loans secured by farmland.....	1.67	0.35	89	1.67	0.34	91	1.58	0.30	92	1.75	0.33	93	2.15	0.36	92





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	3,708,569	3,043,146	3,501,849	2,795,123	2,648,804
Commit: Secured commercial real estate loans .....	608,399	415,986	544,709	305,141	317,462
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	34,219	24,712	36,026	29,893	25,692
Commercial and similar letters of credit .....	66	65	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	7,500	21,500	18,500	0	0
Written options contracts (interest rate) .....	151,893	221,410	203,563	0	991
Purchased options contracts (interest rate) .....	143,103	194,480	181,719	0	991
Interest rate swaps .....	1,045,065	1,210,218	1,140,339	1,495,455	1,362,695
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	18.03	24.48	31	16.89	22.45	33	16.72	22.78	34	16.85	22.01	34	18.81	23.52	41
Standby letters of credit .....	0.17	0.66	16	0.14	0.67	10	0.17	0.65	18	0.18	0.71	16	0.18	0.84	19
Commercial and similar letters of credit .....	0	0.02	44	0	0.02	43	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	6.55	44.65	25	9.15	49.75	30	7.37	46.30	28	9.02	48.62	24	9.69	68.47	26
Interest rate contracts .....	6.55	32.11	27	9.15	35.96	32	7.37	32.46	29	9.02	34.36	27	9.69	47.31	29
Interest rate futures and forward contracts .....	0.04	3.60	36	0.12	5.17	40	0.09	3.25	37	0	6.21	12	0	10.67	11
Written options contracts (interest rate) .....	0.74	1.58	67	1.23	1.82	63	0.97	1.41	64	0	2.18	9	0.01	2.47	21
Purchased options contracts (interest rate) .....	0.70	1.48	71	1.08	1.33	74	0.87	1.31	75	0	1.46	22	0.01	2.65	46
Interest rate swaps .....	5.08	21.90	29	6.72	20.67	34	5.44	20.49	27	9.02	20.83	37	9.68	28.86	35
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	34.25	46.07	39	31.62	42.93	45	35.62	44.98	49	29.70	42.82	41	30.76	45.53	40

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,347,561	1,647,608	1,544,121	1,495,455	1,364,677
Interest rate contracts .....	1,347,561	1,647,608	1,544,121	1,495,455	1,364,677
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	7,500	21,500	18,500	0	0
Written options .....	151,893	221,410	203,563	0	991
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	151,893	221,410	203,563	0	991
Purchased options .....	143,103	194,480	181,719	0	991
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	143,103	194,480	181,719	0	991
Swaps .....	1,045,065	1,210,218	1,140,339	1,495,455	1,362,695
Held for trading .....	1,347,561	1,647,608	1,544,121	1,495,455	861,704
Interest rate contracts .....	1,347,561	1,647,608	1,544,121	1,495,455	861,704
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	0	0	0	0	502,973
Interest rate contracts .....	0	0	0	0	502,973
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,188,169	1,405,283	1,322,057	1,345,630	1,360,465
One year or less .....	65,925	33,030	45,965	0	12,072
Over 1 year to 5 years .....	406,280	439,799	418,036	394,205	682,057
Over 5 years .....	715,964	932,454	858,056	951,425	666,336
Gross negative fair value (absolute value) .....	24,063	36,976	25,947	52,722	19,340
Gross positive fair value .....	24,063	36,669	25,947	52,269	34,659
Held for trading .....	24,063	36,669	25,947	52,269	19,340
Non-traded .....	0	0	0	0	15,319
Current credit exposure on risk-based capital derivative contracts .....	23,300	31,539	22,708	46,139	34,463
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	0.56	9.78	26	1.30	12.57	31	1.20	11.16	31	0	14.05	7	0	13.49	6
Written options .....	11.27	5.78	74	13.44	7.49	76	13.18	6.28	78	0	8.18	6	0.07	5.91	14
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	11.27	5.46	78	13.44	7.20	77	13.18	5.96	82	0	7.73	7	0.07	5.10	16
Purchased options .....	10.62	3.69	83	11.80	3.44	85	11.77	3.27	86	0	3.42	19	0.07	4.42	39
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	10.62	3.17	85	11.80	3.04	86	11.77	2.87	88	0	2.86	21	0.07	3.35	41
Swaps .....	77.55	74.97	40	73.45	71.23	42	73.85	74.26	37	100	68.76	96	99.85	69.75	91
Held for trading .....	100	37.98	96	100	40.60	96	100	40.42	97	100	43.53	96	63.14	44.16	53
Interest rate contracts .....	100	31.52	96	100	34.42	96	100	34.15	97	100	36.62	96	63.14	37.24	61
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	0	62.02	3	0	59.40	3	0	59.58	2	0	56.47	3	36.86	55.84	46
Interest rate contracts .....	0	57.94	3	0	56.19	4	0	56.71	3	0	53.82	3	36.86	52.22	48
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	88.17	93.09	23	85.29	91.87	26	85.62	92.53	24	89.98	91.48	31	99.69	93.86	69
One year or less .....	4.89	31.78	26	2	28.05	15	2.98	27.56	18	0	32.05	4	0.88	32.17	4
Over 1 year to 5 years .....	30.15	24.76	60	26.69	26.03	50	27.07	27.01	48	26.36	27.06	53	49.98	30.45	79
Over 5 years .....	53.13	27.14	76	56.59	30.08	76	55.57	29.89	78	63.62	29.56	82	48.83	28.09	71
Gross negative fair value (absolute value) .....	1.79	1.56	63	2.24	1.25	77	1.68	0.98	78	3.53	1.55	85	1.42	0.83	78
Gross positive fair value .....	1.79	1.74	60	2.23	1.68	72	1.68	1.34	69	3.50	2.23	81	2.54	1.19	92
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.07	36	0.03	0.05	56	0.02	0.04	50	0.04	0.07	57	0.01	0.06	48
Gross positive fair value (X) .....	0.01	0.08	38	0.03	0.07	40	0.02	0.05	35	0.04	0.09	39	0.03	0.07	45
Held for trading (X) .....	0.01	0.06	62	0.03	0.05	59	0.02	0.04	56	0.04	0.07	52	0.01	0.06	47
Non-traded (X) .....	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0.01	0.01	74
Current credit exposure (X) .....	0.01	0.04	46	0.02	0.05	45	0.01	0.04	40	0.03	0.06	42	0.03	0.05	49
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.16	0.54	46	0.28	0.63	45	0.17	0.46	38	0.43	0.85	43	0.33	0.73	48

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	155,578	149,140	149,140	83,968	83,369
Gross losses .....	2,536	5,406	9,064	21,092	15,216
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,593	5,554	8,086	6,932	12,322
Net losses .....	-57	-148	978	14,160	2,894
Provision for loan and lease losses .....	-5,700	-6,300	4,800	77,700	3,493
Adjustments .....	0	0	2,616	1,632	0
Ending balance .....	149,935	142,988	155,578	149,140	83,968
Memo: Allocated transfer risk reserve (ATRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.05	0.08	12	-0.07	-0.14	56	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18
Provision for loan and lease losses / Average loans and leases .....	-0.11	0.14	10	-0.13	-0.25	58	0.05	-0.16	80	0.83	0.82	56	0.04	0.24	15
Provision for loan and lease losses / Net loan and lease losses .....	10,000	198.72	99	4,256.76	77.32	93	490.80	-105.48	87	548.73	487.86	72	120.70	130.58	53
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.32	1.17	70	1.48	1.39	64	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66
Allowance for loan and lease losses / Total loans and leases .....	1.32	1.15	70	1.47	1.37	65	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67
Allowance for loan and lease losses / Net loans and leases losses (X) .....	28.67			15.27			159.08	21.39	95	10.53	11.58	66	29.01	8.03	91
Allowance for loan and lease losses / Nonaccrual assets .....	882.07	413.77	87	595.26	318.67	87	675.22	364.13	86	428.49	299.17	77	253.99	218.72	72
ALLL / 90+ days past due + nonaccrual loans and leases .....	882.07	319.24	94	595.26	260.68	89	675.22	287.08	90	428.49	244.34	84	240.69	151.73	80
Gross loan and lease losses / Average loans and leases .....	0.05	0.16	32	0.11	0.22	35	0.09	0.19	32	0.22	0.34	44	0.18	0.28	41
Recoveries / Average loans and leases .....	0.05	0.07	43	0.12	0.08	74	0.08	0.08	58	0.07	0.07	62	0.14	0.08	85
Net losses / Average loans and leases .....	0	0.08	21	0	0.13	12	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	28.61	23.25	71	26.33	16.12	80	38.34	34.67	66	45.56	33.98	74	66.35	36.22	86
Earnings coverage of net loan and lease losses (X) .....	-2,498.33	-9.51	2	-862.67	4.52	4	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	-0.01	28	-0.03	0.03	13	-0.01	0.02	22	-0.02	0.04	8	-0.10	0.01	2
Real estate loans secured by 1–4 family .....	-0.11	-0.02	5	-0.11	-0.01	3	-0.07	-0.02	10	-0.28	0.01	0	-0.09	0.01	4
Revolving .....	-0.03	-0.08	48	-0.22	-0.05	12	-0.18	-0.07	16	-0.12	0.01	10	0	0.02	32
Closed-end .....	-0.14	-0.02	4	-0.06	-0.01	9	-0.04	-0.01	19	-0.37	0	0	-0.16	0	1
Commercial real estate loans .....	0	0	49	-0.01	0.05	15	0	0.04	18	0.01	0.07	34	-0.11	0.01	2
Construction and land development .....	-0.06	-0.02	13	-0.38	0	2	-0.15	0	2	-0.26	0	1	-0.94	-0.01	0
1–4 family .....	0	0	20	0	0	17	0	0	25	-0.15	0	1	-0.27	0	1
Other .....	-0.06	-0.01	12	-0.38	-0.01	2	-0.15	0	2	-0.11	0	0	-0.68	-0.01	0
Multifamily .....	0	0	58	0.03	0.01	87	0.13	0.01	92	0	0	18	0	0	21
Nonfarm nonresidential .....	0.01	0	72	0.01	0.07	49	0	0.05	15	0.04	0.11	43	-0.03	0.02	4
Owner-occupied .....	0.01	0	83	0.01	0.01	75	0	0.01	67	0.04	0.02	77	0	0.01	55
Other .....	0	0	34	0	0.06	21	-0.01	0.04	12	0	0.08	9	-0.03	0.01	3
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	0.03	0.02	80	0	0.01	20
Commercial and industrial loans .....	0.05	0.10	53	0.02	0.20	29	0.06	0.17	35	0.16	0.47	28	0.36	0.37	60
Loans to individuals .....	0.09	0.65	11	1.49	0.78	85	0.99	0.71	70	1.03	1.13	61		1.17	
Credit card loans .....		1.99			2.18			1.84		-125	2.92	1	-36.36	3.11	1
Agricultural loans .....	-0.05	0.01	13	0.04	0.03	81	-0.01	0.02	24	1.26	0.19	89	-0.01	0.08	10
Loans to foreign governments and institutions .....		0			0			0			0		0		
Other loans and leases .....	-0.01	0.14	8	-0.01	0.08	13	0	0.10	17	0.49	0.15	89	0.06	0.15	51

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		22,464		17,418		7,447		28,192		24,121					
90+ days past due loans and leases .....		0		0		0		0		1,827					
Nonaccrual loans and leases.....		16,998		24,021		23,041		34,806		33,060					
Total past due and nonaccrual loans and leases.....		39,462		41,439		30,488		62,998		59,008					
Restructured 30–89 days past due .....		453		628		554		147		962					
Restructured 90+ days past due .....		0		0		0		0		19					
Restructured nonaccrual .....		1,356		2,283		3,106		3,736		4,087					
Total restructured loans and leases .....		1,809		2,911		3,660		3,883		5,068					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		6,459		6,852		10,086		6,033		8,403					
Other real estate owned.....		32		381		381		553		552					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.20	0.32	41	0.18	0.27	43	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36
90+ days past due loans and leases .....	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0.02	0.15	35
Nonaccrual loans and leases.....	0.15	0.38	15	0.25	0.58	15	0.22	0.46	19	0.37	0.66	25	0.38	0.51	35
90+ days past due and nonaccrual loans and leases.....	0.15	0.53	13	0.25	0.73	12	0.22	0.62	13	0.37	0.85	17	0.40	0.71	25
30–89 days past due restructured.....	0	0.01	62	0.01	0.01	68	0.01	0.01	64	0	0.01	44	0.01	0.01	62
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	63
Nonaccrual restructured.....	0.01	0.09	21	0.02	0.12	20	0.03	0.10	29	0.04	0.13	27	0.05	0.14	30
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.20	0.32	41	0.18	0.27	43	0.07	0.32	8	0.30	0.40	47	0.28	0.43	36
90+ days past due assets .....	0	0.10	9	0	0.10	9	0	0.10	9	0	0.12	8	0.02	0.15	33
Nonaccrual assets .....	0.15	0.39	15	0.25	0.59	15	0.22	0.47	19	0.37	0.67	25	0.38	0.53	34
30+ days past due and nonaccrual assets .....	0.35	0.88	19	0.43	1.04	13	0.29	0.97	9	0.67	1.29	24	0.67	1.19	25
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.08	0.32	13	0.13	0.43	12	0.11	0.36	13	0.21	0.52	18	0.25	0.44	24
90+ days past due and nonaccrual assets + other real estate owned .....	0.08	0.34	9	0.14	0.46	9	0.11	0.37	11	0.21	0.55	14	0.25	0.48	20
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.12	0.38	14	0.18	0.52	14	0.16	0.41	15	0.25	0.60	16	0.31	0.53	24
Allowance for loan and lease losses .....	15.97	57.44	9	22.30	67.93	9	21.89	62.64	12	27.85	66.66	14	51.21	115.41	15
Equity capital + allowance for loan and lease losses .....	1	3.52	11	1.29	4.43	11	1.24	3.60	12	1.66	4.97	13	1.92	4.28	19
Tier 1 capital + allowance for loan and lease losses .....	1.24	3.97	13	1.98	5.28	13	1.82	4.30	15	2.70	6.05	18	3.07	5.65	23
Loans and leases + other real estate owned .....	0.21	0.63	15	0.33	0.88	12	0.32	0.71	20	0.44	0.97	15	0.49	0.85	23

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.26	30	0.22	0.24	55	0.04	0.26	9	0.40	0.39	60	0.21	0.38	29
	90+ days past due .....		0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0.03	0.16	49
	Nonaccrual.....		0.08	0.45	10	0.18	0.65	14	0.12	0.52	15	0.31	0.76	19	0.17	0.46	21
Commercial and industrial	30–89 days past due .....		0.59	0.28	85	0.12	0.17	46	0.14	0.24	44	0.22	0.23	62	0.40	0.31	71
	90+ days past due .....		0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.27	0.46	39	0.26	0.64	27	0.40	0.57	43	0.35	0.75	28	0.58	0.83	40
Individuals	30–89 days past due .....		0.25	0.70	24	0.07	0.55	18	0.02	0.63	14	0.08	0.83	11	0.24	0.83	21
	90+ days past due .....		0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.04	0.18	41	0.14	0.18	58	0.04	0.17	38	0.11	0.28	44	0.02	0.17	29
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0.08	0.10	69	0.46	0.16	81	0.25	0.07	83	0.19	0.17	72	0.82	0.24	86
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.22	0.36	66	0.72	0.69	72	0.35	0.70	72	1.05	0.49	80	0.66	0.67	69
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.01	0.11	50	0.01	0.11	40	0.01	0.12	43	0.01	0.18	38	0.03	0.20	39
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.28	0.07	89	0.37	0.13	83	0.36	0.09	87	0.41	0.15	82	1.02	0.13	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019											
<b>Common Equity Tier 1 Capital</b>																
Common stock plus related surplus .....	1,864,346	1,594,119	1,859,353	1,590,164	1,599,919											
Retained earnings .....	775,580	660,073	710,350	594,416	519,676											
Accumulated other comprehensive income (AOCI) .....	-384,615	97,109	35,162	182,194	40,367											
Common equity tier 1 minority interest .....	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	2,255,311	2,351,301	2,604,865	2,366,774	2,159,962											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>																
Less: Goodwill, intangible assets, and deferred tax assets .....	854,214	789,844	858,722	793,622	802,393											
Accumulated other comprehensive income-related adjustments .....	-384,615	97,109	35,162	182,194	40,367											
Other deductions from common equity tier 1 capital .....	0	0	0	0	0											
Subtotal: .....	1,785,712	1,464,348	1,710,981	1,390,958	1,317,202											
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0											
Common equity tier 1 capital .....	1,785,712	1,464,348	1,710,981	1,390,958	1,317,202											
<b>Additional Tier 1 Capital</b>																
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0											
Non-qualifying capital instruments .....	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0											
Additional tier 1 capital before deductions .....	0	0	0	0	0											
Less: Additional tier 1 capital deductions .....	0	0	0	0	0											
Additional tier 1 capital .....	0	0	0	0	0											
<b>Tier 1 Capital</b>	1,785,712	1,464,348	1,710,981	1,390,958	1,317,202											
<b>Tier 2 Capital</b>																
Tier 2 capital instruments and related surplus .....	10,000	35,000	10,000	35,092	35,277											
Non-qualifying capital instruments .....	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0											
All allowance for loan and lease losses in tier 2 capital .....	145,314	134,189	147,211	134,970	87,398											
Exited advanced approach eligible credit reserves .....																
Unrealized gains on AFS preferred stock classified as equity .....					0											
Tier 2 capital before deductions .....	155,314	169,189	157,211	170,062	122,675											
Exited advanced approach tier 2 capital before deductions .....																
Less: Tier 2 capital deductions .....	0	0	0	0	0											
Tier 2 capital .....	155,314	169,189	157,211	170,062	122,675											
Exited advanced approach tier 2 capital .....																
Total capital .....	1,941,026	1,633,537	1,868,192	1,561,020	1,439,877											
Exited advanced approach total capital .....																
<b>Total Assets for Capital Ratios</b>																
Average total consolidated assets, adjusted .....	21,209,475	17,688,535	20,874,106	16,496,414	13,750,840											
Less: Deductions from common equity tier 1 capital .....	854,214	789,844	858,722	793,622	802,393											
Less: Other deductions .....	0	0	0	0	0											
Total assets for leverage ratio .....	20,355,261	16,898,691	20,015,384	15,702,792	12,948,447											
Total risk-weighted assets .....	14,179,339	11,288,494	13,146,341	10,801,785	10,583,559											
Exited advanced approach total RWA .....																
<b>Capital Ratios</b>																
Common equity tier 1 capital, column A .....	12.59	11.85	64	12.97	12.66	61	13.01	12.37	67	12.88	12.35	64	12.45	12.11	61	
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A .....	12.59	12.53	57	12.97	13.44	50	13.01	13.11	59	12.88	13.08	54	12.45	12.78	51	
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A .....	13.69	14.37	39	14.47	15.42	38	14.21	14.91	44	14.45	15.23	44	13.60	14.36	43	
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage .....	8.77	9.08	41	8.67	9.11	39	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65	
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41		

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	
Total property and casualty assets .....	0	0	0	0	0	0	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	
Total property and casualty equity .....	0	0	0	0	0	0	
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	92	213	394	134	138	-56.81	-33.33
Other insurance activities income .....	92	213	394	134	138	-56.81	-33.33
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	305,551	245,373	298,396	242,454	231,808	24.53	76.50

06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income .....	0.03	0.36	45	0.07	0.37	51	0.06	0.36	50	0.02	0.41	39	0.02	0.47
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09	
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61	
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	15.79	12.13	63	15.27	11.54	64	15.99	12	64	15.74	11.03	66	16.54	11.51
<b>Broker-Dealer Activities</b>														
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021			12/31/2021			12/31/2020			12/31/2019		
<b>Foreign Activities</b>													
Total foreign loans and leases .....	18,290		21,433		19,970		22,702		26,163		0		0
Real estate loans.....	0		0		0		0		0		0		0
Commercial and industrial loans .....	18,290		21,433		19,970		22,702		26,163		0		0
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0		0		0
Loans to individuals .....	0		0		0		0		0		0		0
Agricultural loans.....	0		0		0		0		0		0		0
Other foreign loans.....	0		0		0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0		0		0
Debt securities .....	0		0		0		0		0		0		0
Interest-bearing bank balances .....	0		0		0		0		0		0		0
Total selected foreign assets .....	18,290		21,433		19,970		22,702		26,163		0		0
Total foreign deposits .....	0		0		0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0		0		0
<b>Analysis Ratios</b>													
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42		1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>													
Real estate loans .....		0.37			0.26			0.20			5.18		27.03
Commercial and industrial loans .....		0.61			1.03			0.79			0.64		0.29
Foreign governments and institutions .....		0			0			0			0		0
<b>Growth Rates</b>													
Net loans and leases.....	-14.66	11.61	26	-10.50	-1.19	34	-12.03	6.83	27	-13.23	-2.40	27	-22.17
Total selected assets.....	-14.66	18.50	25	-10.50	3.19	30	-12.03	9.48	25	-13.23	2.04	23	-22.17
Deposits .....		-4.80			9.07			0.73			3.46		10.36

## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	45,010	73,005	108,016	89,013	168,100	-38.35	85.22
Dividends .....	45,004	73,000	108,000	89,000	168,000	-38.35	85.20
Interest .....	6	5	16	13	100	20.00	500.00
Management and service fees .....	0	0	0	0	0	0	0
Other income .....	0	0	0	0	0	0	0
Income from nonbank subsidiaries .....	0	0	500	0	0	0	0
Dividends .....	0	0	500	0	0	0	0
Interest .....	0	0	0	0	0	0	0
Management and service fees .....	0	0	0	0	0	0	0
Other income .....	0	0	0	0	0	0	0
Income from subsidiary holding companies .....	0	0	0	0	0	0	0
Dividends .....	0	0	0	0	0	0	0
Interest .....	0	0	0	0	0	0	0
Management and service fees .....	0	0	0	0	0	0	0
Other income .....	0	0	0	0	0	0	0
Total income from subsidiaries .....	45,010	73,005	108,516	89,013	168,100	-38.35	85.22
Securities gains (losses) .....	0	0	0	0	0	0	0
Other operating income .....	-21	18	-18	37	68		
Total operating income .....	44,989	73,023	108,498	89,050	168,168	-38.39	85.10
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0	0	0
Interest expense .....	429	936	1,984	1,883	1,871	-54.17	
Other expenses .....	5,420	1,475	4,344	2,701	2,902	267.46	349.79
Provision for loan and lease losses .....	0	0	0	0	0	0	0
Total operating expenses .....	5,849	2,411	6,328	4,584	4,773	142.60	385.39
Income (loss) before taxes .....	39,140	70,612	102,170	84,466	163,395	-44.57	69.44
Applicable income taxes (credit) .....	-1,231	-501	-1,329	-952	-967		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	40,371	71,113	103,499	85,418	164,362	-43.23	71.65
Equity in undistributed income of subsidiaries .....	75,959	35,779	99,321	68,826	30,089	112.30	131.50
Bank subsidiaries .....	75,081	35,276	98,609	68,308	29,779	112.84	129.46
Nonbank subsidiaries .....	878	503	712	518	310	74.55	875.56
Subsidiary holding companies .....	0	0	0	0	0	0	0
Net income (loss) .....	116,330	106,892	202,820	154,244	194,451	8.83	106.51
<b>Memoranda</b>							
Bank net income .....	120,085	108,276	206,609	157,308	197,779	10.91	110.60
Nonbank net income .....	878	503	1,212	518	310	74.55	875.56
Subsidiary holding companies' net income .....	0	0	0	0	0	0	0

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,244,620	98.97	2,313,911	97.67	2,589,218	99.21	2,363,692	2,156,039	-2.99	74.84
Common and preferred stock .....		2,244,620	98.97	2,313,911	97.67	2,589,218	99.21	2,363,692	2,156,039	-2.99	74.84
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		7,954	0.35	6,689	0.28	7,175	0.27	6,215	5,671	18.91	56.98
Common and preferred stock .....		7,954	0.35	6,689	0.28	7,175	0.27	6,215	5,671	18.91	56.98
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		7,488	0.33	41,831	1.77	5,765	0.22	7,234	27,805	-82.10	55.06
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		4,729	0.21	4,729	0.20	4,729	0.18	4,729	4,729	0.00	67457.14
Other assets .....		3,077	0.14	1,878	0.08	3,054	0.12	1,668	1,675	63.84	-22.86
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,267,868	100.00	2,369,038	100.00	2,609,941	100.00	2,383,538	2,195,919	-4.27	74.76
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		10,000	0.44	35,000	1.48	10,000	0.38	35,092	35,277	-71.43	
Other liabilities .....		4,340	0.19	793	0.03	890	0.03	839	680	447.29	1085.79
Balance due to subsidiaries and related institutions .....		10,310	0.45	0	0	10,310	0.40	0	0	0	
Total liabilities .....		24,650	1.09	35,793	1.51	21,200	0.81	35,931	35,957	-31.13	6634.97
Equity Capital .....		2,243,218	98.91	2,333,245	98.49	2,588,741	99.19	2,347,607	2,159,962	-3.86	72.91
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,935,180	85.33	1,664,953	70.28	1,930,187	73.96	1,660,998	1,650,753	16.23	93.27
Common surplus .....		0	0	0	0	0	0	0	0	0	
Retained earnings .....		763,487	33.67	642,017	27.10	694,226	26.60	575,248	519,676	18.92	152.35
Accumulated other comprehensive income .....		-384,615	-16.96	97,109	4.10	35,162	1.35	182,195	40,367		
Other equity capital components .....		-70,834	-3.12	-70,834	-2.99	-70,834	-2.71	-70,834	-50,834		
Total liabilities and equity capital .....		2,267,868	100.00	2,369,038	100.00	2,609,941	100.00	2,383,538	2,195,919	-4.27	74.76
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		10,310	0.45	0	0	10,310	0.40	0	0	0	
Notes payable to subsidiaries that issued TPS .....		10,310	0.45	0	0	10,310	0.40	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	



